

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:

EVELYN MARIA PANZARDI ALVAREZ

DEBTOR(S)

CASE 09-07699-ESL
CHAPTER 13

TRUSTEE'S REPORT ON CONFIRMATION

1. A meeting of creditors pursuant to Section 341 was held on **October 22, 2009**. The meeting was (was not) duly attended by debtor(s) and their attorney.
2. The liquidation value of the estate has been determined to be: \$24,742.00
3. With respect to the attached payment plan:

AMENDED PLAN DATE: May 19, 2010

PLAN BASE: \$11,700.00

TRUSTEE'S COMMENTS AND RECOMENDATIONS DATED: 5/26/2010

FAVORABLE

UNFAVORABLE

1. FEASIBILITY 11 USC § 1325(a)(6):
2. INSUFFICIENTLY FUNDED § 1325(b) :
3. UNFAIR DISCRIMINATION § 1322(b):
4. FAILS LIQUIDATION VALUE TEST § 1325(a)(4):
Appraisal report shows realty has value of \$185,000.00. Consequently liquidation value is now \$24,742.00. Present value is \$27,958.00.
5. FAILS DISPOSABLE INCOME TEST § 1325(b)(1)(B):
6. DOES NOT PROVIDE FOR SECURED CREDITOR § 1325(a)(5):
7. OTHER:
Schedule A should be amended to reflect realty value of \$185,000.00 and not \$150,000.00 as originally scheduled.

NOTICE: This report anticipates Trustee's position as per 11 USC § 1302(b)(2) a copy of which has been served upon counsel for debtor(s). Copies are available to parties in interest at the Trustee's Office.

Atty Fee:\$3,000.00 /\$1,323.00/\$1,677.00

Atty: JIMENEZ QUINONES LAW

/s/ Alejandro Oliveras Rivera

Alejandro Oliveras Rivera

USDC #131006

For:

ALEJANDRO OLIVERAS RIVERA

Chapter 13 Trustee

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